Moderator: I've got a couple of survey questions to get us thinking about this topic. I'm going to share a quick poll with you all. And it's to give me a little baseline understanding of how you would go online and how long you spend online. Can you all see that poll?

Group: \*Agreement\*

Moderator: Lovely.

Moderator: Great. Everyone's voted. That's interesting to see. We've got a lot of smart phone users, obviously, probably to be expected. No desktop computers. I think I'm an anachronism in that I still use a desktop. And we've got some quite heavy users: someone goes online for more than 12 hours a day. That's really interesting. Can I just ask, and again, this is to get the conversation going, but does anyone want to share what the last thing they did online was?

Ashni: Go on TikTok.

Moderator: TikTok. Okay. Do we have any other TikTok users?

Mahreen: I was probably on Netflix.

Moderator: Netflix. Okay, great. So lots of social media or entertainment content, that kind of thing. Did you have to sign up? I'm assuming for TikTok, you have to sign up, don’t you?

Ashni: Yeah, yeah.

Moderator: What sort of information did you have to give to sign up?

Ashni: Can't remember. I think I probably used one of those options where it asks you to sign in via another social media account and I just did that.

Moderator: Okay, cool. Do you know- like Facebook or...?

Ashni: I feel like it was probably Instagram.

Moderator: Instagram. Okay. That's quite interesting. Does anyone else in the group use that automated signup systems?

Steve: Yeah.

Mahreen: Yeah, I tend to use Facebook.

Moderator: Okay, Facebook. Is that the same for…I saw Cameron and Rob raise your hands as well. Facebook. And do you use that whenever it's an option or...?

Ashni: Yep.

Moderator: Yeah. Okay. And do you know what sort of information you're providing when you click on that- or are you just happy for Facebook to pick and choose?

Rob Gives you an option, doesn’t it? Give you an option when you sign it, it sort of tells you what kind of things,

Moderator: Mmm-hmm.

Rob it's asking permission for. So a little bit. But not fully, I don't fully understand it, I'd say.

Moderator: That is interesting. From memory, can you think what sort of options they give you?

Rob I think it's normally like profile picture, name, friends list, maybe? I feel like something it depends app to app, but I think...

Ashni: Email.

Rob Yeah.

Moderator: Email. Yeah, for sure. And are you comfortable sharing that sort of information?

Rob Yeah. I mean, it's public anyway. Like my Facebook profile picture is quite public, so that kind of stuff on it, I don't mind.

Moderator: It's interesting that you call it public information. Do you know what personal data is?

Ashni: date of birth?

Moderator: Yeah, that's an example. Sure. Steve is nodding his head as well. Do you want to share what your thoughts are on personal data?

Steve: Yeah, it’s anything that can identify you. So it could be anything from your name, email address, a picture of you, for example. So you have different categories and stuff, any health information would be also personal data and stuff like that too. Just anything that could identify you, really.

Moderator: Yeah, absolutely. That's a really good definition of it. So based on that understanding of personal data, maybe we can ask Rob, does that make you sort of less comfortable or you still happy sharing that data?

Rob I mean... because [soon you] will have access to anywhere for adding one more permission to another app doesn't make much difference to me in the grand scheme of things.

Moderator: Can I ask the rest of the group, do you feel similarly about giving your personal data?

Ashni: I think it depends on what app. So some of them I will be a bit more wary of giving them my friends list or my location or whatever. But if it's something that I am using and I want it to have that data, then yeah, I'm happy for it to have it.

Moderator: How do you decide whether you want them to have it or not. Sorry, just to....

Ashni: So it depends on what the app is. So for example, if it's a banking app,

Moderator: Mm-hmm.

Ashni: I guess I'd want it to have like my personal details, my date of birth, that kind of stuff, but I wouldn't want it to have my friends list because there'd be no reason for them to know that. But then if it was like Instagram or something, I'd be like, "Yeah, have my friends list so I can connect with other people", but then I wouldn't want Instagram to have my location.

Moderator: Yeah, absolutely. That's quite interesting you saying about having your friends list because you want them to have it. What do you think they do with that data?

Ashni: Probably just connect me to friends that are also on Instagram, that kind of thing.

Moderator: Yeah.

Ashni: Or people that are using that app in particular.

Moderator: Yeah. Is that the understanding of everyone else in the group? Mahreen? What about you? When you share personal data, do you know how it's being used?

Mahreen: I mean, same as what Rob and Ashni said, I kind of understand some bits of it, but not a lot of it. I just… I'm quite lazy in the sense I don't like reading like terms and conditions. I just accept it and then do whatever. Yeah. I'm quite lazy so I, with my data… I think I'm just so used to the point where I've exported my data in different apps, I'm not really bothered anymore.

Moderator: Can I maybe ask the group then, who, and you can do this by raising your hands maybe, who reads the sort of terms and conditions when they sign up for these sites. Okay. So that's Cameron, Ashni and Rob shaking their heads and Steve kind of shrugging a little bit. Is that fair enough to say?

Steve: Yeah.

Moderator: Can I ask you Steve then, when was the last time that you did read the terms and conditions?

Steve: I think, if I'm concerned about an app or something, like Ashni said if it looks a bit like… not dodgy, but if you're not really sure what it is, or you don't know a lot about the app, then I might just have a really quick sort of see what it says, but I wouldn't go through line by line.

Moderator: Yeah.

Cameron: But, if it was something like a Facebook app or Instagram or WhatsApp or Snapchat or something like that, I just… I wouldn't read it. I’d just accept it, sort of thing. Like a few people have said, [most of them], I'm fairly comfortable with the data being out and about, and it is already in most places anyway, so...

Moderator: Okay. So, what I'm getting a sense from the group is that because it's kind of public or available anyway, you don't mind that it's been shared, and the sort of uses that you're recognizing that it's used for is more to benefit you, to make the app or the service work better.

Mahreen: Yeah.

Moderator: Is anyone aware of the sort of other things that these apps might use your data for? Maybe in terms of marketing, for example?

Ashni: Yeah. Ads and Marketing. That kind of thing.

Moderator: Yeah. And how do you feel about companies using your data in that way?

Ashni: I don't like it, but I don't feel like there's much I can do about it.

Moderator: Okay.

Mahreen: It does make me quite uncomfortable to think that, you know there’s a chance of them selling our data to different companies as well.

Moderator: Absolutely.

Ashni: But, again, I'm not sure what we do about it. So...

Moderator: Yeah. Can I ask Cameron, have you got any sort of thoughts on that?

Cameron: Yeah, I think I'm quite ignorant when it comes to what I do with my data. So, out of sight out of mind, you just sort of click…like mindlessly clicking, like everyone said. When I use apps that I don't trust as much, I've got false email addresses and pseudonyms and stuff I use. I know it's relatively common, I daresay that people in here probably do that as well. It's just to sort of filter out all the nonsense from your email inbox and to stop your… more information than you're comfortable giving out to seven people. Well I’ll do that on occasion, but probably not as much as I probably should.

Moderator: That's really interesting. We might circle back to that and how the strategies that people use… it's interesting to hear you use different email addresses… What makes you decide then whether to trust an app?

Cameron: I think I'm quite distrusting of most of them, to be honest. I feel like, especially when you're getting things for free, you tend to be the product as opposed to anything else. And that's something that's become quite prominent in the news recently with the Robin Hood scandal recently. I guess that’s been mentioned quite a lot in the mainstream news.

Moderator: And how do the rest of you feel about that? So where, as Cameron was saying, that you become sort of the product rather than the user.

Steve: Yeah, I think what, I think Cameron's point about it being a free service is quite an important thing. So I think, if I was paying for something, so if I was paying say ten pound a month for something, then I sort of would expect my data to be used in a more responsible way. But for things like Snapchat, Instagram, Facebook, Twitter and stuff, because they're all free services that I'm not paying for, then I sort of accept they have to make money somehow. And if that involves sort of some form of targeted ads or marketing or something, then that doesn't really bother me. Obviously, I'd rather they didn't, but it's free, so, I…

Moderator: Yeah-

Steve: They have to make money somehow.

Moderator: That's a really interesting point. So, can I ask you to expand that in terms of… you’re okay if they use your data, what if they provide the data to third parties?

Steve: Yeah, I wouldn't be as happy with that. I think some targeted ads and things like that, so I'm not too sure how they work, but if you go on like Amazon and look for a toaster and the next time you're on Facebook, you've got 6,000 adverts for toasters and things like that. Something like that, I don't mind. But I’m not sure on how that links and how they work together. But if it was just like a random third party that it was being sold to like unrelated to the actual service itself, then I wouldn't really be comfortable with that.

Moderator: It is done in sort of different ways, but for example you might visit a website that collects certain personal information about you, which, that gets sold to a data broker who then sells it on to people who want to advertise or target you in different ways, whether that might be for sort of political messages as well, or ads. How, maybe I can ask Rob, how do you feel about that?

Rob As in it being passed on to a third party?

Moderator: Yeah.

Rob A little bit of a breach of trust. I mean, I assume I probably signed up to it, like in… it’s in the agreement, but I mean, I feel like it's not the most honest practice. Especially because you don't know who it's going to, it could be anybody. Yeah… You feel a bit out of control and I guess once it's gone, it’s gone, out of your hands kind of thing.

Moderator: And so circling back to what we were discussing before, does that influence the type of apps and the type of services that you are going to sign up to?

Rob Yeah. I feel like for Facebook and things, because they're such big companies, you almost feel like with a certain reputation, there must be somebody regulating it or [monitoring] it. But it’s beyond my pay grade to think about the regulations and things, but you hope that somebody's doing it for us kind of thing.

Moderator: Absolutely. That’s quite interesting and it sort of connects back to that discussion about whether we read the terms and conditions and whether we’re in control or responsible about it. I was just wondering if anyone had any sort of situations or scenarios online where you feel at risk or out of control in terms of what's happening to your data?

Ashni: Had a few of those, like, do you know when companies have leaks? You get the email saying, "Oh your data might have been in that leak, so change your password” and all that kind of stuff. And at that point you kind of feel helpless. You're like, “I'll change my password, but I don't know what's coming of this”.

Moderator: Yeah, has that happened to anyone else?

Mahreen: Yeah. I have the thing with the password as well.

Moderator: Yeah. And how did that make you feel and did you take any action after you found out? So I know Ashni, you were saying you changed your password.

Mahreen: My passwords are quite similar with some of the apps as well. So I think, after a while, I got…I think iPhone has a feature where it shows that there have been security leaks. So I just kind of gone on the apps and I’ve deleted my accounts for the ones I don't use anymore.

Moderator: Mmm-hmm.

Mahreen: Because obviously if one of my password is similar to a different account, they can always get to that one as well.

Moderator: Absolutely. Has it changed the type of sites that you might give your personal information to, for example?

Ashni: I don’t think it’s changed…

Mahreen: I’m not sure. You know.

Ashni: Yeah. The one that I got involved with, the breach, was a big company, so I had trusted them with my data anyway. If they can’t… If they're not immune to it, I guess even the smaller companies are going to do it as well. So I don't think it changed it. No.

Moderator: That's really interesting. Can I ask maybe Cameron or Steve to answer that...

Cameron: Yeah, I think I would probably echo the same thoughts as well. I know just because they're the big fancy websites on the front doesn't mean the backend is in order at all. And quite often, like they say, the bigger companies have the more significant hacks. It doesn't make me feel any more at ease giving my data to a bigger company because… just because you expect them to have the house in order, it doesn't mean they always do.

Moderator: Are there any sort of other situations online that make you feel at risk or out of control? Maybe particular sites that you visit or anything that involves banking or finance.

Moderator: Now I'm seeing some shaking heads. I mean, is it just a sort of general concern or...

Ashni: I think I'll make sure I'm shopping from reputable sites, so well-known brands. And then, if there is… for example if, one of my parents came to me from… came to me with a link of something they saw on Pinterest. Then I’d kind of question it being like, “I'm not going to buy that from there, I'll find it on Amazon or something else first, and then I'll buy you it”, that kind of thing.

Moderator: Yeah. And that's not because your parents recommend it? Is because of it's a random company on Pinterest? Is that sort of...

Mahreen: Yeah.

Ashni: Yeah. Like for example, if the website… like, if it’s not a company I know I probably won't buy from them. I'll probably find that same item somewhere else or something like that.

Moderator: That's very interesting. So, you're not worried about Amazon's data practices, for example, I'm not saying they are good or bad, just out of interest?

Ashni: I think I should be worried about them, but I'm not. I do trust them.

Moderator: Maybe if you look at some other situations, what about...Are people okay with using public wifi hotspots, for example? Does anyone have any concerns about that? Cameron’s nodding his head.

Cameron: Yeah. I'd be very wary about using them for things like putting my bank details into, particularly, that is something I would avoid at all costs. If I could.

Moderator: Yeah. Is that your experience as well, Steve? Sorry. I know you're trying to say something.

Steve: I don't really think there's a massive need to really use them anymore. I think most people just have so much... I think I got, like, a hundred gig data now a month. I don’t even get close to that, probably, especially… well, I don't even leave my flat anymore. So even if I could get out and use public hotspots, then I don't think I'd use it that much anyway, because there is good enough phone signal everywhere now. So I definitely would have similar concerns. I wouldn't be comfortable using any sort of banking or anything where my credit card details were stored. Something like Facebook or Instagram or something, I'd be fine with, but anything where my credit card or a banking deals where, [as I…] the things I actually care about.

Moderator: Yeah.

Steve: [If they got…]went missing.

Moderator: Can I ask if that's the same for everyone else? In terms of social media and personal information or personal data that you might share, that you don't really mind if someone harvests it or takes it? You're happy sharing it on any different networks?

Mahreen: I personally don't like using public wifi for anything, to be fair. I think I just go… I just use [XX] my mobile data, if I can. If I not, then I just don't use it.

Moderator: I'm seeing nodding heads from everyone there as well. Okay. So we've talked about social media, banking and finance as well, and accessing. Is anyone concerned about government tracking and surveillance in terms of your data?

Mahreen: I never really think about it, to be fair.

Ashni: I don't want to think about it.

Moderator: That's fair enough.

Steve: I just think, it’s a bit of a… I think that can be a little bit of a myth sometimes. I think the government are probably pretty heavily regulated in terms of what they can and can't do with your data, I’d imagine. All the things you read on Twitter and stuff about them tracking your phones if you've got the COVID app and stuff. All the stuff like that, I just don't really believe. I’m not sure if that's me being naïve, or just…[I don’t worry about] that sort of stuff.

Moderator: What about in terms of, rather than sort of, government tracking, but political parties, for example. So, if you're familiar with this Cambridge Analytica scandal. So it’s not so much surveillance, it's more harvesting your data with some permission, but obviously ethically dubious, is that of concern? So that is through social media, for example.

Rob I think there isn't as much of a concern just because the intentions are not really, I don't perceive them to be like really… [As far as they’re doing…]they're not trying to do anything….Yeah, [they don’t really have any] commercial interests, I guess, it’s just political so you can just agree with it and scroll past it kind of thing, I think. You know?

Moderator: Yeah. Is that the sort of same opinion for everyone else in the group?

Mahreen: Yeah.

Moderator: Yeah. Okay. That's really interesting. It seems that you're relatively comfortable in the online space and don't feel that out of control. Are there any instances where you would like more control over your data?

Ashni: A couple of years ago, I had a friend who downloaded all his Facebook data and went through it and checked it all. And he was like, "Oh, you should definitely do it." And I was like, "Oh, I'll look into it." And I looked into it and it was way above my head. And I think that was the one time, I was there, like I wish I knew how to do this, or it was easier to do. I haven't looked into it since, but that's probably the one area where I'm like, it should be easier for me to see what data a company holds.

Mahreen: Yeah.

Moderator: Yeah. I think that might connect a little bit to whether we read the terms and conditions, not just because [they’re] so, you, sort of difficult to get our heads around. Has anyone else, out of interest, downloaded their Facebook data or wanted to?

Mahreen: No.

Rob: I think it'd be scary. I think you, genuinely would horrify me if you read... Cause, most people have had Facebook for years and years now. Like, the accumulation of all that data, I think it just… yeah, it would blow my mind probably to read it.

Mahreen: Yeah

Moderator: Yeah. I find that quite interesting. So, in early discussion, everyone was sort of quite comfortable sharing their social media profiles, but actually now we're sort of thinking about it a little bit more, has your opinion changed slightly and, actually, thinking about everything that's available… or is it still a case of you don't really mind?

Rob It doesn't feel like a lot, just because its gradual like a little bit every time, but I think if you saw it all, like altogether, then yeah. I think that yeah that would probably disturb me a bit.

Moderator: Yeah. How about you, Steve? Is that a similar kind of…

Steve: Exactly the same, to be honest. I think, because it's gradual, like the odd sort of picture or the odd status or something on there that wouldn't bother me. But if, if someone [could]… if someone got ahold of, like, an odd couple of photos, something that wouldn't massively bother me. But if someone got ahold of my entire Facebook data for the past ten years and could see where I was on each day and what I was doing and stuff, then that obviously would be a lot more of a concern. Yeah.

Moderator: And Cameron, is that the same as well?

Cameron: Yeah, I think so. I think, for me again, I think it's my, my ignorance makes me feel a bit more comfortable, whereas if it was all put in front of me and the cold hard reality of what we actually had, I think I would change my tune pretty quickly, but then the ignorance sort of shields me a little bit.

Moderator: I think it does. It shields all of us, I think, a little bit. What about, again I’m going back to this idea of tracking and monitoring, so I think someone mentioned before about looking up toasters and then getting loads of ads for toasters. Does anyone wish they had a bit more control of that and where that search history goes and who it's getting sold to, for example?

Ashni: I've seen a lot of things online, or on TikTok rather, where people show you how to stop targeted ads on your phone and you go into settings and you do this. But then I sit there and I'm like, ‘that looks like lots of effort’. And I'm like, I'll just I'll deal with the ads. It's a two second ad, I'll deal with it. Maybe it'll come in handy, because I feel like me trying to actively stop it takes up more time.

Moderator: Yeah. Is that the same… so Mahreen, how… do you get put off by all the different settings and things you have to do to get more control?

Mahreen: Yeah. I agree with Ashni there. It's annoying and I wish I could stop it, but I think because you have to go through so many things to stop that I'd rather just deal with it.

Moderator: I'm seeing nodding heads. Is that the case for everyone else as well? Cameron, are you shaking your head there? Or...

Cameron: I run an ad-blocker, so ads don't really bother me very much. It's never really been a massive concern for me, to be honest.

Moderator: What motivated you to get the ad blocker?

Cameron: Mostly just the annoyance, to be honest. I feel like it's easier to not spend money on things if it's not getting thrust in your face. So, there was a financial incentive, as well as the annoyance of having to watch adverts that I quite often wasn't really interested in. It's all fine, well and good, if it's something that you actually quite like but when it's the same repetitive things getting thrust at you all the time, it's not particularly helpful. It's quite irritating.

Moderator: Just to play devil's advocate a little bit. Do you think that you… is it easy to distinguish between those two things, of things that you're actually interested in or things that, again, are thrust at you, in terms of advertising?

Cameron: No, I don't think it always is. I think sometimes they could be irritating for different reasons. Like, if you're getting something thrown in your face that you want to buy, but you also can't afford to buy then it's a bit of a conundrum sometimes. I prefer not to have the choice to make sometimes.

Moderator: Does anyone else, well, would anyone else prefer to have more control over advertising, for example, in targeted ads?

Mahreen: I think I'm used to it now, like, right, to the point where it doesn't bother me anymore. It's just a part of using social media and just internet, everything. I think I'm used to seeing the different type of ads.

Moderator: I'm getting a sort of general sense from the group that, either like Mahreen saying you're just sort of used to, “this is what happens”, or you're fairly comfortable and feel in control. Can I ask why you feel in control? Is it just because you’re used to it or are there any other reasons?

Mahreen: Used to it.

Moderator: Just used to it.

Steve: But yeah, it's just, it's [their analysis], being on social media and stuff for that many years, it's just, like, just you get used to it.

Mahreen: Yeah, and I feel like, you can't really, I'm a personality, because I've been on social media for ages, I can't go back and erase everything of myself that's been on there. So I think there's no point erasing a bit cause I know there's still a bit of me still on there.

Moderator: I do find that interesting. Again, maybe I'll push a little bit further with this social media side of things, but do you think there should be more of a case of, and this combines with marketing, that they should ask rather than just taking that information?

Rob: Yeah.

Moderator: Rob's nodding. Maybe you could sort of… Oh, everybody's nodding. Maybe you could…

Rob: Yeah, just because it feels like a little bit beyond… You know, you signed up for the social network, but not necessarily all of the extras, you know, that sort of just come along with it. You can almost swallow it but, again, I feel like just good practice would be to ask.

Moderator: Yeah.

Rob: Yeah.

Moderator: Is that the sort of opinion of the group?

Mahreen: Yeah.

Ashni: I'm sure they kind of do ask, in the terms and conditions, but we all, kind of, skim over them.

Steve: [Just what] I was about to say, yeah, literally. We probably sign up to it. We probably have already, we just haven't read them, so.

Moderator: We're kind of coming back full circle to this idea of maybe having more control at that, sort of, initial point there.

Mahreen: Yeah.

Moderator: And do you think it's… I'm just, sort of, pulling it apart a little bit here, but, do you think there's a difference between that sort of initial information that you give when you sign up, your name, your age, that kind of information and the extra, let's say, personal data that you give when you're posting in social media? Do you sort of differentiate between them or it's all just part and parcel?

Ashni: I think the first lot is what I have control over, but then if I don't put that information then I can't access that social media, or App, or whatever. And the data afterward is a data I don't have control over, but, like I wouldn't know how to stop it.

Moderator: Mh-hmm. Is that the same for everyone else? So, Steve?

Mahreen: Yeah.

Moderator: Mahreen, yeah?

Mahreen: Yeah, I do agree with her there, where I think with the date of birth and email address, everything, I'm pretty sure I know how I would be able to erase that data off apps but, with the other data, you know, if I've posted something or pictures and stuff, I don't really know how that would go.

Moderator: Would any of you consider using different social media apps, if they were, if they gave you more control?

Mahreen: Yeah.

Moderator: Yeah?

Mahreen: If I knew, like… if it wasn't clear where… even in terms and conditions, where it was something that I understood then, yeah definitely.

Moderator: Yeah. That's really interesting.

Steve: Think it would depend, because, I suppose I only really use social media as a way to communicate with my friends. So, if it was… if there was one place that was safer than the others, but then none of my friends or like anyone I knew used it and there'd be no point in using it. Like, it would be safer for me, but, the whole point of it is just to communicate with my friends. Especially like during lockdown and stuff, social media has become even more important to me personally, just to keep in touch with people like through messenger or WhatsApp or something like that as well. Yeah.

Moderator: That's a really good point. So, it's the functionality rather than the the security of it? Is that kind of fair to say? Is that the opinion of… everyone’s sort of nodding their heads again. Yeah. Okay. That's really interesting. I kind of want to move on maybe now to thinking a little bit about what we might do to protect ourselves, if we do feel out of control. I know Cameron's kind of mentioned a couple of things, you're saying ad blocker and having different passwords as well. Could you sort of maybe expand on that and tell us why you chose those different options or if you use any other options as well?

Cameron: Yeah, I think it's just a relatively simple way of stopping giving out so much information that it's not a huge amount of hassle, to have a few different email addresses. It’s not like I’m juggling like six or seven, if you just got one for all the nonsense, for lack of a better expression, and one for all the important, or the more like business-like things, if you like. That makes it relatively easy to manage and it's not too difficult. And the same with running an Ad blocker as well. I feel like it's, all you have to do is, sort of, stick a little extra toolbar onto your internet explorer, or your Chrome or whatever you're using, and it just makes it… It's very little effort to get a quite a significant reward I feel. Maybe others disagree, but it feels like it's relatively easy. I'm not particularly computer literate and certainly no better than anybody else. So, I feel like it's something that most people would be able to manage quite easily.

Moderator: Yeah. Maybe I'll ask the rest of the group that then: does that seem sort of like a good sort of trade-off? Does anyone use an ad blocker, for example?

Mahreen: No.

Ashni: I think… I want to say, Safari, or, like has one and I think it does something because I get these little notifications where it tells me it's blocked tracking, but I don't know if I've actively done that. I think it was just a thing that it did.

Moderator: A lot of the, sort of… yes, let's say Safari and Ecosia and Brave, they all have, sort of, ad blockers as part of them. So, I'm guessing that that wasn't a reason for you to choose Safari, it was just something that came with it?

[Pause]

Moderator: Yeah.

Ashni: [I don’t know actually.]

Moderator: I'm guessing from the… no one else uses ad-blockers then? Everyone’s sort of kind of shrugging. No? Okay. What about multiple email addresses, like Cameron? Does anyone sort of have a sort of main email address and then one that they use to…? Yeah? Steve, would you like to...?

Steve: I've got a couple. I’ve just one for the really serious stuff, and one that I just don't care where I use it basically. So, yeah, I split between the two. Just back on the ads point as well, I actually quite like ads sometimes, so, I'll be the opposite of using an ad blocker. Like I probably should, for spending daft money and things like that. But, I quite like, especially… I seem to find loads of quite new, cool, like, products or services, mainly on Instagram. So, like, when you're going through stories and the things that pop up, I actually find quite… I buy quite a lot off there when I just… I probably shouldn't buy it. It’s just random rubbish, but I do quite enjoy finding like new, new little products or companies and stuff through that. So I actually, I'll be adverse to using ad blocker on the basis that I think I get benefit out of those ads. Mostly Instagram I'd say. But yeah, I think I get benefit from them to be fair.

Moderator: And so, for you, it's a fine trade-off for them to access a little bit of data so that you get, sort of, interesting ads?

Steve: Yeah, I think so. And I think it, sort of, goes back to one of the earlier points that, I think a few… a couple of us said, when it's free as well, I sort of expect it, so I quite… I don't mind the ads on the basis that I can discover some quite cool new products or services and on the other hand, I sort of think it's part and parcel of me not having to pay for Instagram or Facebook or something like that.

Moderator: I find that really interesting. It's nice to see the, sort of, difference in what we do online between Cameron and Steve. Maybe I can also ask who thinks that ad blockers are a good idea and who thinks they are a bad idea?

Ashni: Medium.

Moderator: Medium. Rob, what do you reckon?

Rob Yeah. I don’t have a strong opinion on it, like, probably cause they are irritating, but I just, I haven't really looked into it that much. Yeah. Yeah.

Moderator: And Mahreen? Would you use an ad blocker or do you use an ad blocker?

Mahreen: I'm not really sure because, I don't know, sometimes I do look at them and I'm just like, ‘oh actually I want to see more into it’, so I'm just in between as well.

Moderator: Yeah. That's really interesting to know. I kind of wanted to come back to the different email accounts, if I can. It's interesting that you have the two that you use. Did you give them the same information when you signed up to them? Maybe if I could ask Steve that.

Steve: Predominantly, yeah. One's, I think… I use one more for emailing, if that makes sense? So, when I'm actually emailing someone or communicating with someone, then I normally use one email address, but in terms of like signing up to like Amazon or Facebook or anything like that, I just use my other email address. I don't really know why to be honest, I've never really gave it much thought. Like I said, I'm fairly comfortable with sharing parts of my personal data, like I don't mind, I don't really mind people knowing my name, my date of birth, my gender, things like that, that doesn't really bother me. If it was sharing political views or sexuality or anything, like, along those sorts of lines or credit card details or something like that, then I'd be more uncomfortable. But I don't really mind because there's that much… I imagine if you Google someone anyway, there's that much stuff in the public domain on like Twitter or Facebook or, you'd be able to find someone pretty easily anyway. So I'm not… it's probably really naive of me, but that's sort of my general opinion that I'm not really bothered.

Moderator: Yeah. I find that really interesting the different value you put on personal data. And in fact there is, you know, sensitive data as part of the government legislation, which is things like, sexual preference, political views, religious beliefs, these kind of things. Can I, yeah… it's kind of going back to the question around personal data, but does that…the feeling of the group that, you are more comfortable giving, sort of, age and location rather than, let's say, religious belief, as an example of sensitive data?

Rob Yeah. I think it's, like, a bit of a necessary evil. Like they're obviously not going to allow you con- they’re not going to allow you access onto these websites without it. So, it's like, you don't have a choice anyway. If you want to use it, you're just going to have to suck it up kind of thing.

Moderator: Mahreen, is that how you feel as well?

Mahreen: Yeah, it is. It's what Rob said where, it's kind of, I've done it so many times. I'm not really bothered. It just, takes a quick search to find out anyways.

Moderator: Can I ask then, so, because everything's sort of out there in the public, does anyone think it's worthwhile using a VPN, for example, which does disguise your IP address and your location and this kind of data?

Ashni: I think it's one of those things where I've been told I should, but it also feels like too much effort to set up and to remember to use and some of them you have to pay for and it just, it went over my head.

Moderator: Can I ask you if anyone has used a VPN? Do you all know what a VPN is? Yeah. Great. Everyone’s nodding their heads.

Mahreen: Yeah.

Moderator: Great. So again, is it just a case of not really seeing the value in it? Yeah. Okay. I've got a few other sort of examples of how we might sort of protect ourselves online. So I might just sort of ask if anyone's used them, just before we have a break. So I’ve talked about VPNs. Does anyone use a password manager? Okay. That's interesting. So Mahreen and Ashni. Mahreen, maybe, could you sort of explain why you use a password manager?

Mahreen: I think it's just because we've got Norton, and it's obviously a family laptop that we all use sometimes. So, because we have so many different devices in the house, we decided to get Norton to find, to have that sense of protection of our data. So, I think the password manager, I don't really know the use of it, I think it just came with a service, so we've just used it since then.

Moderator: Yeah. Well, I think people sometimes use it because it means that they can have one very hard to break password and then the password manager generates random and different passwords to log on to different sites, so it's an extra level of security, basically. Ashni you said you used a password manager. Did you, was that an active choice or was it just something that...?

Ashni: So a few years ago, I think Apple made Keychain and I was like, “this is interesting”. And then I was like, let me try it out. And now I'm, like, addicted to it. So I couldn't tell you the majority of my passwords. Cause it suggests one and it's really hard to remember, and it works. And then when I use Keychain on my laptop, or my phone, or anywhere, always it authenticates me via like my fingerprint or my face ID, so I feel more secure, it's not, like a password that… well it is a password as well, but even that password, I probably couldn't tell you it.

Moderator: Have you seen any, sort of, benefits from, from using it?

Ashni: I can log into things a lot quicker. I don't have to sit there and remember loads of passwords. It frees up, I guess, some brain space. And also what I found quite handy is, I put some of my parents’ logins in there. So, if like their email accounts and their iClouds and stuff, cause it will be the case of they're trying to log into something which they haven't logged into for years and they'll be like, "Oh, what's my password?" and I'm like, "How am I meant to know?" And now I know, because I can log into there and have a look.

Moderator: Has anyone else used a password manager?

Steve: I use, I use the Apple one, but just to store my actual passwords, so when it pops up the long one, I always I… I can't even speak. I've got all Apple devices anyway. So, I've got a Mac book and I've got an iPhone, but for some reason I always think “oh what if I log on somewhere else and I don't know what this 12 random digit password is, for example.” Which is, now I've said out loud, really stupid because I always use Apple stuff anyway, but that's sort of my logic. It does sound a lot more safe and does make sense to use it more.

Moderator: So, generally, it's convenience and ease as opposed to the sort of additional security, is that kind of a fair judgment?

Ashni: I mean, I like to boast about security. So, when people would be like, "Oh, why is your password so long and stupid? And why are you looking it off your phone?" And I'm like, "ah, cause it's really secure." But really, it's cause at the time when I was signing up for that thing, I didn't want to think about it.

Moderator: Yeah, I can sympathize with that. So, has anyone actually paid for any of these sort of protection processes? I think Cameron you mentioned, do you pay for the ad blocker or...?

Cameron: No, my ad blockers free. Never paid for it. I haven't paid for any other services either. So, never paid for like a VPN or anything else either.

Moderator: Has anyone ever paid for any of these services? So, you'd only sort of use it if it was free or part of another program? Yeah. Everyone's sort of nodding. Yeah. Just out of interest, is there anything that would make you pay for it? You know, is there a service that you think would be really useful and you would be willing to pay for?

Ashni: If key chain ended up being a payable service, I think I would pay for it, just because I'm invested.

Moderator: Yeah. And no one would pay for a VPN or to use a sort of specific search engine, for example?

Mahreen: I think if I knew more about the service and it could, like, guaranteed the security and the protection, then I definitely would pay for it. But it's kind of the idea that I understand everything of the service, rather than just bits here and there.

Moderator: That's really useful.

\*Focus Group and recording break\*

Moderator: Right. So I thought now might be a good time to talk a little bit about personal data stores. So I know these were mentioned in the information sheet and then the recruitment screener as well. Just out of interest, had anyone heard of a personal data store before?

Mahreen: No

Moderator: No. Everyone's shaking their heads. They're sometimes called personal information management systems, anything around sort of data or information stores basically. Yeah, it's probably…I'm sharing my screen, can you all see that slide there? So, it gives a quick, very quick definition of what a personal data store is. So, I'll read it and try and explain, and hopefully you guys will get a better sense of what they are and why they might be useful.

And so, a personal data store is an app that lets people securely store and share their personal data. There's a single repository for your data, that gives you control over what is being shared with whom, for how long and for what purpose. So, it's essentially an app on your phone that provides almost like a safe for your data, and that data can be stored either locally on the phone or the computer or sometimes in the cloud as well. The data's encrypted. So every time that you share it, no one else can, sort of, see it, so there's that added level of security, and you can pick precisely who you're sharing it with, how long they can access it for, exactly what they can see.

I sometimes like to think about it in terms of, you've got a safe, and inside the safe, you've got lots of safety deposit boxes each with a little bit of data in it and only you've got the combination for it. You can then share it with a company, but if you decide that you don't want them to have it anymore, you can change the combination and suddenly they can't access it anymore. You can also change the contents of the box as well so you can make sure that your data is constantly up-to-date and relevant. Does that kind of make sense to everyone?

Yeah. A couple of ways that you might use it: so, for example, if you're moving house, you might be signed up to different delivery services, like Uber eats, or Deliveroo, and so rather than having to re-sign up, change all your details, they just have a link to your personal data store. You've given them that access. So you can move house, you can just change it once, and you don't have to worry about all the different places that it's stored.

Similarly, if you're changing your phone number, it'll update all your different, contacts. They’ll have access to the correct phone number. And you might have a work number and a home number, and you can make sure that the relevant people only have access to that one thing.

It can also be used to store your passwords, so a little bit like a password manager. And also in terms of reducing your customer journey when you sign up to different sites, so you can just click ‘access data store’ and it will provide all the relevant bits of personal information. And again, rather than the company storing it themselves, they just have an access to your personal data store. Do you think that's a good way of handling your personal data?

Ashni: Maybe

Moderator: What would make it a good way? What would make it a bad way? Or do you need me to explain it a little bit more?

Ashni: I think, right off the bat, as much as… It sounds convenient, it does. But the only thing that I guess worries me is, it says you can decide what they use it for, as in what purpose, but what's to stop them from using it for another purpose? Just like, how we share our data right now. Like once you've given it to them, surely they have it for any purpose?

Moderator: So yeah, the difference again is that it's, you're not actually giving it to them. You're giving them a link to it and that link can be tied into a specific purpose as well. So it might be, you give it to, let's say, Amazon so they can deliver your package and they can access it to get your delivery address to send you the product. They can't access it for any other reason. So, there's that, again, that sort of added level of security, does that kind of make it more appealing or?

Ashni: I guess so. Yeah, I guess it'd be how it works in, how it actually works day to day, because I can see there being, an issue where you've given them access and then the system's gone down and they're requesting access again and you really needed that parcel, and then… like that kind of thing.

Moderator: So, functionality becomes really important. Yeah. What about the rest of the group? Do you we have any sort of thoughts on personal data stores? Can I ask Steve maybe if you'd like to share whether you think it's a good way of storing data?

Steve: Yeah. Pretty similar views to be fair. It seems good and it seems convenient. I think my concern would be more on the security side of it, especially if everything is in one place. So, I know you can choose what goes where, but I think my only concern would be, obviously, if you get like data breaches and things in various different places and they only have access to say limited stuff, so you might lose your name, e-mail, your date of birth in one place, then you might lose something else in another place, for example, depending on how your data is sort of breached. But, if you have everything in the same place, then there'd be a concern that if someone could access that, they'd have so much information about you.

Moderator: So, I'm not a tech expert, but the way that they secure it, well, the way that Cufflink secure it, your data, is it's encrypted and it's on distributed computing as well. So even though technically it's stored in a local place to be able to access it, it's in lots of different locations. Only you know where that is and the person you're sharing it with. And then only you and the person who's sharing it, have that combination to access it. So, it does become very, very difficult for third parties to access that data. Does that make it sort of more appealing or? I know my not great description of the tech behind it…

Steve: Yeah, I think that would be like if I had to pick something negative, it would be the security side of things, but if security was tight, then it seems like a fairly… It seems like a good thing to use. I think it would be easy just to change stuff over. Because, I know, I bank with Monzo and they have a feature now where if you get a new bank card, they’ll automatically update all the websites with your new bank card without you having to do it. I'm not sure how they do that, but that sounds similar to sort of this sort of concept here, where you can sort of automatically update your name and address or whatnot.

Moderator: Yeah. So it'd be a, yes, similar functionality. I don't know what the sort of the backend is for Monzo and how they do that. But yeah, certainly that would be one of the applications for it. Can I ask maybe Rob to suggest if they think it's a good way of storing data or not?

Rob Sure. I definitely think even just the illusion of having like a bit more control would be nice. Like just, you know, even if it's not even that much more effective, at least you feel like you are. The only concern I'd have is maybe around, isn't it a bit like late? Haven’t we already given away, how do you get it back inside the safe, kind of thing?

Moderator: Yeah. To that I'd say, do you think it's better to have this change moving forward, or you're just kind of accepting that it is too late?

Rob I think it's a good change. Just that there's already substantial information out there that I don't know whether the added benefit of this would be [worth it]. I don't know. I'm not saying no, I just, yeah. I'm not sure.

Moderator: How about Cameron? Do you have similar concerns? Or do you see the value in this program?

Cameron: Yeah, I do see quite a lot of value in it. I like the idea of having more control, and the convenience factor as well. It's a big appeal. I think having the two sort of going together is a big appeal. I know for a lot of things in the previous discussions, we were saying things weren't too convenient for us, but it did give us more control. But if we're getting both together, then it seems like a big win for everyone. I think some of the points everyone else has raised, particularly about the security would be a big concern, but you seem to have explained that quite well. And if what you're saying is correct, then you would expect them to have their back end in order. So if that is the case, then that would obviously alleviate concerns with regards to that. But I think all in all, it sounds like something I'd be quite interested in.

Moderator: In terms of that sort of security side. Would there be certain types of data that you would be happy storing in a data store, and certain types of data that you wouldn't? So for example, would you be happy having your social media log, if you downloaded all [of] Facebook in there, and then you can choose to share it and monetize it if you wanted to, to different companies?

Cameron: It's something I would probably consider, given that I can't monetize it just now and people are getting a look at it anyway then. If my financial need was great enough that I would certainly consider it.

Moderator: Can I ask Mahreen this similar sort of question? Is there any sort of… well, one, do you think personal data stores are a useful app, useful solution? And is there any type of data that you would be comfortable, and any type of data that you wouldn't be comfortable putting into it?

Mahreen: I do think it's quite useful in, like, it kind of gives you a sense of protection, like the control that you have over your data. But as Rob said, I think it’s like, the idea that all my data's already out there, so is it really worth, you know, like, using the data app when all of that's already out on the internet now. Like, I'm not going to be able to erase that. And in the sense of storing the information, I think the only thing that I would kind of avoid is just things like credit card or the details of that, because, obviously it's banking and it's got to do with money. I don’t know, I feel like It's more, it’s just something that I would never even think of storing anywhere, really.

Moderator: Can I ask, do you store sort of financial details anywhere digitally at the moment, or do you keep it all offline?

Mahreen: But, I do have a banking account with the actual bank but apart from that I don't store… Well, I do have things like PayPal, but I think PayPal's quite... well, from what I know anyway, is quite trusted. But even then, I feel like I’m quite [in a XX] to say that, because I don't really know what they're doing with my data. But I think it's the idea that I've not had a problem with them so far. So, I've got my PayPal and I've got, obviously with the access [to really] sensitive data is all through the banking app and yeah, it's just that.

Moderator: I might sort of circle back actually. So for those of you who use password managers, do you use password managers for things like PayPal?

Ashni: I think it's on there, yeah.

Moderator: Yeah. Would you be sort of comfort- because of that, would you be comfortable using a personal data store for financial data?

Ashni: So I currently use exclusively Apple Pay for everything. So if I'm buying anything online, I refuse to enter my own card details. It's one, out of convenience and two, I used to work in the industry. So I know how Apple Pay works in terms of like not giving your actual card number and all that kind of stuff. So, I think I already kind of use a concept of a personal data store, I guess, because it's all stored there and I just pick what one I want to use for that payment, I guess.

Moderator: Yeah. That's really interesting. Is that sort of, Steve, you were kind of nodding along there, is that a similar kind of experience?

Steve: Yeah, so I try and use Apple Pay for everything to be honest as well. But I've just started… I sound like on commission for Monzo here. I’ve just… Monzo's just done a new thing with like virtual cards. So you get like, I think…it’s on like the… you get five or six… they just generate random card numbers for you. So like you can put like, there is one called like dodgy sites, for example. So you can put like a subscription on there, for example, it's not on your actual card that I carry around in my pocket. It's just like a virtual number, and it's only held within like my banking app. So, I quite like the idea of that, if I can't use Apple Pay somewhere just to use a card that, well, they can never use it sort of things, because it's already linked to that one site through my banking app sort of thing. So, that sort of allays concerns quite a lot, for that, yeah.

Moderator: That's really interesting. What I might do now then is… we've sort of talked about a couple of scenarios where you might be happy using a PDS, generally online situations, but actually there are uses for personal data stores out and about in the real world, as it were. So I've got a few slides here with different sort of scenarios where it might be of use. And again, I'll just sort of read through them. I'm just interested to get a sense of whether you think it's a good way of using this kind of app.

So just for starters, it's a retail example. So, using your PDS, you can share data with selected shops about your body shape, clothing styles, your age, your gender, or even your budget. And so when you visit the shop, you'll get an option, whether a pop up or notification on your phone, to choose tailored services, and you can get discounts based on this personal data that you're supplying to the shop. How does that sound as a sort of potential use? Does it make the product more attractive?

…

Ashni: It's interesting.

Moderator: Yeah?

Ashni: Like I get the idea of it. It sounds like it would streamline a lot of online shopping, instead of having to manually select filters on like ASOS or something, I could just go onto it and they'd have those filters preset. But then, I guess sometimes you're not shopping for yourself, or you do want to see things that are outside of your range or… yeah.

Moderator: What about in terms of visiting a physical shop? So it might be that you sort of go in, you choose to share your personal information, say you are shopping for yourself. And so the shop assistants can then quickly look at that and then go and select items that might be of interest to you. And you might get discounts on the items as well.

Ashni: I'll take the discounts, but it takes the fun out of shopping. Like, I like browsing. I'm not someone who likes going to shops in general. So if I'm going to a shop, I'm genuinely going to browse and I don't want that taken away from me.

Moderator: That's a very good point. Can I ask Cameron maybe? How would you feel about this sort of particular scenario?

Cameron: Yeah, I think I can see both sides, I think it sounds really convenient. And it's probably a good way to maybe get given things that you wouldn't necessarily look at. I'm quite a lazy shopper. I tend to wear the same things over and over again, and maybe don't buy as much as I probably should with regards to clothes for myself. So I feel like that's a service that I could probably make quite good use of. But on the other hand, I do wonder if I'm maybe giving up a bit too much information, if I'm saying now… Like, if I've given my budget and stuff is that potentially saying a bit more than I'd like to share with people.

Moderator: So again, we're sort of coming back to this idea of certain types of personal data are okay, but things like financial data, we're a little bit more,

Rob: Yeah.

Moderator: concerned about. Yeah. That's absolutely fair enough. Maybe Steve, would this sort of scenario be of any interest, would it sort of encourage you to use a PDS?

Steve: Yeah, I think for the discount side of things. I think my opinion on shopping’s probably the polar opposite of Ashni's. So, I'm in and out as quick as I can basically, so, I don't like browsing. So, if there was a sort of a tailored side of things, then I think that will be beneficial, but then I don't really shop in-store anyway. I just buy everything online. Like everything, apart from food. I don't buy anything. I can't even think the last time I went to a clothes shop or something, I just get everything on internet and so…

Moderator: Can I ask, when you're doing that online shopping, would you share any of this sort of personal data with the online retailers? Or it's all sort of manual and going in and browsing, as it were?

Steve: Yeah, no, I, well I… You already can do some of that stuff on ASOS. So, things like your body shape and your height and stuff, they can do. It's like a size fit thing that ASOS do, so you can… It sort of says what size they think you are, based on like your trends and on what sort of clothes you buy. So I already do do that, like a similar sort of thing, but that's more to give me more certainty when shopping online. Because the obvious benefit of buying something in a shop is you can try it on, and you can see if it actually fits. Whereas if you do shopping online, [for the clothing example], you don't know if it's going to fit. So that's why I share that because it makes it more likely that it's going to fit me. For example, there is a benefit from that. Yeah.

Moderator: Yeah. So again, it's, you're happy to sort of share that personal information because it's got a tangible benefit to you?

Steve: Yeah, exactly. Yeah.

Moderator: Can I ask, Rob, would you be happy sharing that sort of types of personal data, for those sorts of outcomes?

Rob Yeah. This might be a bit irrational, but I just think if I was giving it sort of one off, ad hoc, kind of thing, I would feel a bit better about that, than completely like delegating it to somebody else, letting them store it. I think, I don't know if it's worth the trade-off for that kind of…them being that intrusive into your life.

Moderator: Yeah. So, I mean, that would be one of the advantages of this personal data store, that it would be a case of you going into the shop, they can access it at that one off point and then they no longer retain it when you leave the shop.

Rob Okay. Yeah. In that case, I think as long as it's not like they're actually storing it, then yeah. I would, something I'd be interested in.

Moderator: Yeah, I think that's kind of one of the key selling points of this technology, it is that sort of control that you have, that you can provide or let people have access to the data, and then you can take it away again and you make those decisions. It's not a case of having to just keep returning and keep giving more and more data. Can I ask you Mahreen, just, I think I've asked everyone now, so would this scenario make you want to download a personal data store or use a personal data store?

Mahreen: I think it's quite useful, especially because obviously you can always change the control that they have over you and you're the one who decides at the end of the day. But, I think for me personally as a shopper, I prefer browsing as well. And I just think sometimes when I shop, especially when I shop online or even in store, I don't really go in looking for one certain thing most of the time, I just go into browse and see if I like anything. But definitely if I was looking for something, and obviously with the personal data store, you can always change the data, then definitely I would use if it was for that scenario. Yeah.

Moderator: Can I ask you, saying you like to go into the store and just try and find something that you like, would you be happy sharing that kind of reaction data with the shop? So, you're walking around and, it might be via wearable tech, that your heart rate goes up on a particular item or your focus is on a particular item, and so they know that “okay, you like that”, and so they can then tailor a service. Would that be of interest at all?

Mahreen: Yeah, to be fair, it would just be more personalized towards me. So I don't really see any disadvantages towards that because obviously then they pick up on the trends that I like.

Moderator: Yeah, yeah. How about the rest of the group? Ashni, would that be of interest?

Ashni: I don't know, it just feels like a lot. Like, I just want to go to a shop and wander around and see if I want something. If my heart rate increases because I want it, then I'm going to get it anyway. I don't know, I don't know if I want someone coming up to me being like, "Oh, you like… you got excited about that dress. You also want these shoes." I don't know.

Moderator: Before I move on to the next slide. Does anyone else have any strong feelings about that?

Steve: Yeah. I think that's too Big Brother for me. Them knowing your heart rate when you're looking at stuff. Yeah that's... I'm out on that one.

Moderator: How about… so if you think about similar kind of data, but in a different scenario. So, you're at a sporting event and you can opt in to share data via wearable technology, so, again, maybe like a smart watch. So, organizers can monitor the crowd's emotion, and we're using emotion quite broadly here, but it means that at key moments they can get information, so if there's a goal that's been scored or there's a particularly exciting piece of play they can change the way that the displays are being used in the stadium, changing the lighting or the images or sounds, all to create a more immersive environment for the crowd. Does that sound more appealing?

Steve: Yeah, I think that's, like, I think that's less personal. So if you're in a stadium with say 30-40,000 different people, and then it's looking at everyone's sort of data together and say, like, if something's going to happen and then like the lights flash or something, then I can see it, for like some sort of performance or like a gig or a, not so much sport events, but other certain things, I can see that being really good. I think the difference, obviously, in a shop, it's just like, you're there, so they can see your heart rate went up for that, for example, you feel this about that. Whereas, obviously, for like sort of an immersive crowd experience, then, I think, that's something I'd be a lot more keen to do, yeah.

Moderator: So, it's a bit… almost the sort of anonymity? A little bit?

Steve: Yeah.

Moderator: Yeah. Can I ask if anyone else sort of thinks this is a good way to use personal data, maybe Cameron, have you got any thoughts?

Cameron: Yeah. I think when you use the word anonymity there, I think I would quite like it if it wasn't linked to me as an individual. I think I'd maybe have more concerns if it was. Like, if I to provide certain information that would be linked to me, then I think I'd be less likely to use it. But I think… maybe less so sporting events, but, maybe it's just because I crave a night out because I've not had one in so long, but I think like a dance festival in particular, I think that would be a really useful tool. I think I'd quite enjoy that.

Moderator: Does anyone have an issue with the type of data that you're sharing? So again, if it's sort of like heart rate, that's kind of health data, does anyone see that sort of being problematic?

Ashni: No, I don't think so.

Moderator: No? Can I ask maybe Rob, do you think this is a good way of using PDS?

Rob: Yes. I think if it was, like the data's aggregate, then yeah I don't mind so much. I do kind of push back a little bit on, like you said about, health data, I think that really is very personal to you and… I know this is, in this case it’s aggregate, so I'd probably be fine with it, but, generally speaking, I think, yeah I'd push back on health data for sure.

Moderator: What about, so in this scenario, obviously, I said it's just to make it a more immersive environment. What if they were doing that, but then also using it to advertise to you as well? So, if there's a particular lull in the event, then they might sort of pop up with an advert for going to the bar and getting a drink. If you got both sides, would that be okay?

Rob: I feel it's taking advantage of you a bit, like you're giving that data and they're sort of manipulating it, but I don't know, to try and sell you something back. Yeah.

Moderator: How do you sort of feel about this scenario Mahreen?

Mahreen: I do agree with Rob there, where I feel like it's kind of taking advantage of the data that you're giving them. And health data can be quite personal if it's… if it’s like [to do with anon- anony- anonmi-]…sorry. But if it's just one person, then it is a sensitive topic because sometimes heart rate, and other things like health data will… It does individualize to that one person, and their health. But, obviously if it's just an overall data of everyone and their health and their reactions, then I don't see why it would be such a big deal. Yeah.

Moderator: Yeah. Okay. That's really useful to know. I'm going to sort of focus in on this idea around sort of health data in the next scenario, which is using your personal data store as a data passport. So, again I'll just read it, and then maybe get some feedback from you guys. Your personal data store contains a data passport, enabling you to quickly and securely share select pieces of personal data. So due to the COVID pandemic, some places have decided that you need to have been vaccinated to be permitted entry. So it might be to get into workplace or school or particular shops or restaurants. Using the data passport, you can provide this information without sharing any other personal data. So imagine if you're going up to a restaurant and sort of scanning in, or scanning a QR code on your phone or something like that. Maybe Mahreen, do you think that sounds like a good way of using the PDS? And would you be happy sharing that kind of health data in this way?

Mahreen: Yeah. If it was without sharing any personal data and you decided, and what you wanted to share. Obviously, individualized towards that scenario then definitely, yeah.

Moderator: Yeah. Ashni you looked a little less certain there.

Ashni: I don't know. I think I liked the idea of it for... Okay, maybe I do like it. So, the thing that I've just thought of is, for example, if you're going to a flight or something, and you've shared health data say that you've got a nut allergy, I think it'd be really cool that the crew would just have that information and they would just know someone on the flight has a nut allergy, not necessarily you, you haven't had to go out of your way to go and tell them, and they just know not to serve nuts, so, maybe it sounds interesting.

Moderator: Yeah. I think that's a really interesting example, actually. And again, it is the sort of, again, the selling point that you can just be very specific in what data gets shared. Steve, how about you? Do you think this is a useful use of your personal data?

Steve: Yeah. I have no problem with this sort of... there’s probably a slightly different debate on the ethical side of COVID passports and stuff. But in terms of purely on this alone, I have no problem with it. I sort of expect that some places will do that. And I think certain countries, the flight example, from the other side, from the vaccination side, I think a lot of certain countries will say, “you can only come in if you've had a vaccine”. So, without getting too much into the ethical medical side of stuff, I have no problem taking the vaccine and I understand that taking it allows me to get freedoms back, then I'm happy to prove I've had it to allow me to go abroad or to go to different bars or nightclubs or something like that again. Yeah, definitely.

Moderator: I think that's a really good point. Obviously, we don't want to get into the sort of the medical ethics side of things, but in a way this might help with that because it is just that specific piece of information, you're not having to provide further personal data. Cameron, how do you feel about this sort of data passport?

Cameron: I've been trying to think of different scenarios so I can try and play devil's advocate. I'm struggling to think of any downsides off the top of my head. I kind of agree with everybody else. I don't really see any significant downsides, to be honest.

Moderator: Yeah, that's really good. That's good to know. That's really helpful to know. Rob, I don't think I've asked you about data passports.

Rob Yeah, I think, pretty much like the others, I definitely agree. You're going to have to provide this data anyway. You're not going to get around it. So it's nice that you can just give away the essentials and the need to know stuff without all the added extras. I would really appreciate that. Yeah.

Moderator: Great. That's really helpful to know. I'm just going to stop sharing the screen so bear with me one second. There we go. Just a couple more things that I wanted to question and talk about. We've kind of mentioned this a little bit before, but this idea of getting paid for your personal data, how do people feel about that? Is that something that you would like to do or feel uncomfortable with? Anyone like to give an opinion? Maybe Rob? How do you feel about getting paid for your personal data?

Rob: I just probably don't feel that it's worth it. Like I would probably rather respect my own privacy than sort of sell it out for that reason just because I feel like you don't know exactly where it's going to end up. So yeah, I'd rather just keep it and forfeit whatever money. It's probably not going to be worth, financially worth it anyway.

Moderator: Can I ask how that sort of matches up with, say, for example, using social media where the big tech companies are making money out of your personal data?

Rob: I meant, I know it already happens. It’s just, I think it’s… I'm not saying it's logical, my reaction, but I feel like quite a lot of people would probably feel the same. Monetizing it so obviously, would probably, for me, it would probably be a no.

Moderator: How about anyone else? Ashni?

Ashni: I think it depends how easy it is to decide what I'm monetizing and what I'm not. So say with this data passport, if I could be like, "Oh, I'm going to give people the color of my hair and I make 10p a day or whatever”. Cool. That's fine. Have the color of my hair. But if it's there that I've then got to sit there and sift through data and decide how I'm sharing it, it becomes a pain.

Moderator: So again, sort of convenience is quite an important element.

Ashni: Yeah, like I won't say no to extra free money. I'm not going to say no to that.

Moderator: Steve, how do you feel about this idea?

Steve: Yeah, so a combination of both those views, to be fair. I think the example you used before about getting say a discount in a shop if you shared something temporarily, I'd probably use. But then, I'm more against just saying… if someone says, which again probably makes no sense, but someone said you can have a pound a day if someone, if you shared with someone loads of personal data, even though I could do that in a shop to get a pound discount, I'd probably be more likely to do it for the discount than I would be to get the pound in, which makes no sense whatsoever, again, now I've just said it. But I think it just, it feels a bit less... I don't know, just, I think selling your personal data just doesn't quite feel right. But sort of getting a service out of it or something tailored to you feels a bit morally better and ethically better, from my personal perspective. So, I suppose similar to what Rob said, it just feels a bit different, I know it's bad.

Moderator: Can I be annoying and maybe ask you to sort of try and sort of explain why you have that feeling?

Steve: If I could, I would.

Moderator: That's fair enough.

Steve: I don't think I can, and I know it happens. I know obviously social media sites, you get things in exchange as well. But I think it would have to be a sort of a fairly significant amount of money or something that would be very beneficial. I think a small amount just feels like there would be more risk in you getting more of your personal data out there for a relatively small amount of money, I’d rather have… assuming it's a small amount of money, if it was a larger amount of money, then you'd be more willing to take the risk. But, I suppose it depends what you can share, like the 10p a day for, to tell them "I've got receding dark hair," then that’s, again, I don't mind that either. But I suppose it depends what you're sharing as well.

Moderator: So again, if we think about it in terms of the sort of personal data store, that you did have that control and also it wasn't just left out there, it was used for one sort of specific function, would that make it more palatable?

Steve: Yeah, I think the specific function point sort of goes back to why I would be willing to share it say with an online retailer or something, because it's a one-off exchange for a sort of goods or service. But if it was like a number of companies can have your data for a fiver a week, for example, I'd be a lot less comfortable doing that than I would if it was ASOS needing to know what size your chest is or something to tell you you can get an item, for example. Something like that, yeah.

Moderator: I'm still quite interested in this idea of it feeling sort of morally or ethically wrong. Does anyone else sort of share that kind of anxiety, as it were? Or is everyone sort of quite happy sharing and getting paid for their data? Maybe Cameron, do you have any sort of views on that?

Cameron: Yeah, I feel like we give away so much for free anyway that it seems... Not that it seems silly to not consider it, but I think it depends what it is and how much you were getting. I think it's very easy to say you wouldn't do it if you were getting next to nothing but as the increments you’re offered start to go up, more and more people would start to change their mind. And like I say, everyone has their price. I don't necessarily think that's correct in this situation, but I think it would certainly sway a lot more people as the incentive increases.

Moderator: Oh, that's really interesting. Do you think that sort of makes it a little bit ethically problematic that...?

Cameron: Yeah, I think it does. I can't really give more of an insight than that. But as soon as you said that my brain immediately said yes, but I'm not really sure why.

Moderator: Maybe we could think about it in terms of, again, if it becomes a sort of substantial amount of money, it might be substantial to some people, but not to others.

Cameron: Yeah, absolutely.

Moderator: And so you might end up in a situation where people have to sell their personal data or feel like they have to sell their personal data, potentially.

Cameron: Yeah.

Moderator: Maybe just sort of building on that. I've got another little survey and it is just a list of different types of personal data and whether you'd feel comfortable being paid to share it, essentially. So yeah, there's age and gender, location, ethnicity. And then there is an option at the bottom if you don't feel comfortable sharing any, you can click none of the above.

Steve: I can only click one at a time. I can’t click multiple ones.

Ashni: Yeah.

Moderator: Ah okay. Let me just change that setting. Sorry…Sorry, bear with me one second…Okay, I think it's going to be easier if I just read them out and then I get a sort of nod or shake or if people say yay or nay. So would people be happy sharing age? Mahreen?

Rob: Yes.

Moderator: Steve, now Rob’s nodding, now Cameron, yeah? Nodding. Mahreen?

Mahreen: Yep.

Moderator: Yep. Gender?

Group: Yeah. Yeah.

Moderator: So that's everyone, yeah. Location?

Mahreen: No.

Rob: It depends how [precise] it was.

Moderator: Okay, so everyone's shaking their heads. So, what was that, Rob?

Rob: It just depends how precise it. I don’t think my region, but if it’s getting specific, like town,

Mahreen: Yeah.

Rob: I think it's a bit invasive.

Moderator: Great. Sexual orientation?

Ashni: Yeah.

Moderator: Yeah. Everyone's sort of nodding. Political views?

Rob(?): mmm.

Ashni: Yeah.

Mahreen: Yeah.

Moderator: A little less certain there. Why would you be less comfortable with political views?

Ashni: It depends on what it's going to be used for, because it’s not like… I think a lot of people, like... You've got to be in a particular box with a political view and I think a lot of the times you'll agree with some political views and some others and it’s… I think it's just more a personal thing where I don't think I could tick one box. I'd be like, "I'm somewhere on the spectrum in my political view."

Moderator: That's quite interesting. So, it might be fear of getting pigeonholed, as it were-

Ashni: Yeah.

Moderator: Yeah, that's interesting. Health data?

Ashni: Depends who

GROUP: [Inaudible]

Moderator: So that started as a maybe, and then [Inaudible].

Ashni: [Then I thought about it.]

Moderator: Anyone want to share why they wouldn't be comfortable sharing health data? Maybe, Cameron? You had quite a big shake of the head there.

Cameron: Yeah, I'm not really sure why. I feel like it's a bit too personable. My health data is not very interesting, to be honest. I’m about as boring a health report as you could possibly find. But I just, I think it makes it sort of too close to home.

Moderator: And sort of going back to that discussion we had with the sort of stadium scenario, it's kind of okay if it's lots of people and aggregated, but not if it's your specific one?

Cameron: Yeah.

Moderator: What about sort of social media content? So from that initial discussion, everyone seems sort of fairly happy letting Facebook or Instagram make money off their data. Does that sort of translate to making money yourself?

Rob: Yeah, I’d share mine. Yeah.

Ashni: Yeah.

Moderator: Yeah.

Mahreen: Yeah.

Moderator: I think that's a positive from everyone. What about sort of mood or emotion data?

Ashni: I don't see the relevance.

Mahreen: Yeah, I don't either.

Ashni: Like, why would… I’m sure my mood changes every twenty minutes, so, yeah.

Moderator: Again, I'd ask, are you comfortable with, for example, Facebook making money out of your mood or emotion data? So if you think about, for example, if you like a post, they can use that to know whether to target you with a particular ad, for example.

Ashni: I guess so. I mean, I'm not one to sit there and write rants on Facebook to say I'm angry. Like, I don't really post on Facebook. The most you'll probably see is me liking things. So I guess if you wanted to use that data, I guess so.

Moderator: Can I ask the rest of the group how they feel about that? Maybe Mahreen, how do you feel about sort of sharing or monetizing mood or emotion data?

Mahreen: I think it's the same view as… the idea that… obviously, if it's just like liking posts or something then I don't really see [XXX]. I don't really get why you'd want to sell mood or emotion, I don't really see the point of it anyways. But, obviously if it was just like, "Oh, she's liked this," or, "She's just liked this." but I don’t, I wouldn't mind.

Moderator: Yeah. So again, maybe it sort of connects back to sort of political messaging and getting targeted. So knowing who gets sort of worked up or emotional about a particular news report, for example, gives them insight into political messaging. Does that sort of make you less or more inclined to sell personal data? Maybe Steve, you'd like to...

Steve: Yeah, I suppose it depends because I don't really think you can read someone's emotion by if they like something on Facebook. It's fairly like rudimental and that, like, a like is just like a like, sort of thing. But like using a bad example, if someone has a death in the family or something, you'd obviously like that to show support. You're not saying you like the fact someone's died, by you liking that status. So it's quite a weird... It's very black and white. Like doesn't really mean that you like it, which is in a weird... Facebook in itself have sort of invented… it's more an acknowledge button than a like button but it's not as catchy.

Moderator: Maybe that's a sort of bad example by me, but perhaps using an emoji in a post, for example, underneath, so a sad face. Again, it's quite a sort of crude measure, but it is getting some sort of information about your mood or emotion.

Steve: Yeah. I'm not really sure what the value is. Yeah, I suppose. I suppose if you commented on a... I'm not a big commenter anyway, but if you commented on say a BBC news video or something saying, "This is awful," or something, I could see why that would be beneficial to learn obviously. Because then, I suppose they could target so you don't see some of that sort of content if you don't like it. So I can see that side a little bit, but it's not relevant to me personally because I'm not a big commenter or anything on posts, really.

Moderator: Yeah. Cameron, how do you sort of feel about this sort of discussion?

Cameron: Again, I don't feel particularly comfortable about having my feelings and my emotions collected, but I struggle to sort of think what it could be really used for that I shouldn't be happy about it. But it's just…it’s something that makes me feel quite uncomfortable but I'm not entirely sure what I'm feeling uncomfortable about it. I'm not sure what the negative connotations of it are. But again, I think it goes back to the health data as well. It just feels a bit too close to home and a bit too personable to me as an individual.

Moderator: So again, the use that it might get put to might simply be for advertising. So, looking for when people might, and this sort of combines with health data, for example, make a comment about their mental health and they’re not feeling great and so they get targeted with particular products, for example, or particular produc- particular services. So yeah, does that kind of make it worse or better with that sort of little bit of additional understanding?

Cameron: I think it maybe makes it better and worse in different ways. I don't particularly like things being targeted towards me as an individual and it makes me quite wary of what people know about me. It doesn't sit well with me.

Moderator: Rob or Mahreen? Yes, sorry, Rob?

Rob I was going to say, it just seems a little bit problematic on an ethical level just because you can read into people's mental health state and it's normally between yourself and your doctor. And even next of kin or really close family wouldn't be able to get access to that. So I don’t know if it was really the kind of appropriate information.

Moderator: So again, so yeah, you wouldn't be comfortable selling it. How do you feel about, for example, social media sites having access to that kind of information just based on what you're posting and what you're commenting on?

Rob If I knew they... The thing is, I never really fully appreciated that it is going on. I think it's only because this is so obvious. Like it's an agreement if you went into this, that you are agreeing to do it. I like with Facebook because I'd never really thought that they're doing it in the same way its [X] okay.

Moderator: And Mahreen, how do you sort of feel about sharing sort of mood and emotion data?

Mahreen: I think I do agree with Rob there, where it makes me feel uncomfortable that I'm selling my emotions or something, whereas obviously them having access to it from before and me knowing about it, it didn't really affect me at all. But I think knowing that I'm going to be selling this off for whatever use, it’s just a bit more… it just makes me feel uncomfortable.

Moderator: Yeah. That's quite interesting. This comes out from, I think, a few people's points, that it's the fact that you're doing it yourself makes it worse? Is that kind of...

Rob Yeah, cause it’s not like the bare minimum. It's like with Facebook, that's the kind of the bare minimum that you would do, but this feels like going above and beyond that, like you're actually choosing, volunteering to do it.

Moderator: Yeah. Okay. That's really interesting to know. I realize that I'm sort of running out of time a little bit. So I might just sort of ask one more sort of general kind of question. And it's connected to this idea of sort of marketization and payment. If you were to use a personal data store, would you be happy to pay for it? Would you prefer to pay for it or would you prefer to sort of share a portion of any income that you made through it, or would you rather give them access to a bit of data and let them make money themselves? So, Ashni, you're shaking your head there, which…?

Ashni: I'll pay for it. I’ll happily pay for it because the idea of me giving them a portion of my data to go make a profit out of it just sounds horrible. Yeah, it seems like something that would be convenient and better my life so I'm quite happy to pay for it.

Moderator: Can I sort of try and get you to expand on that in terms of social media? Would you rather then pay for Facebook for example, or TikTok?

Ashni: I don't use Facebook, so I wouldn't pay for Facebook. But then if, for example, on TikTok, it depends what I'm getting for my money. Because TikTok is just scrolling for the sake of filling dead time. So would I be gaining anything out of it? Would I be learning anything out of it? I don't think so. So I wouldn't pay for it.

Moderator: And so is that because you're sort of more comfortable with them sort of getting a little bit of personal data in order for them to make money through advertising?

Ashni: Yeah, I'm happy for them to do what they need to with my likes and all that kind of stuff, but I wouldn't want to pay for the app just to use it.

Moderator: Fair enough. So coming back to the personal data stores then, who would rather pay for a personal data store rather than sort of share profits or let them make money off your data? Mahreen?

Mahreen: I would definitely pay for it because obviously then you have that control over your data as well and you would get the protection of it. Yeah, I'd definitely pay for it. It's just the idea that I know what's being used and where it's going and everything.

Moderator: Absolutely. And very sort of briefly, Cameron? Maybe Cameron is gone.

Cameron: Sorry, I just missed [X XX]. I think I probably would pay for it as well, but it would depend on how much it cost versus how much I was giving up if I was thinking of monetizing my own as data well. I'd probably sit somewhere in the middle, to be honest.

Moderator: Okay. And Steve?

Steve: Yeah. I think I'd probably consider all the options. I was quite strongly going to say I wouldn't like them to sell my own data then you just used the social media thing back at… like I’ve used a few times a night and I instantly thought, "Well, I do it anyway." So, I was going to say no to the vendors doing what they like with it and you getting some money. But I do that anyway with social media so I've changed my mind and I'm going to say yes to all the options probably.

Moderator: And Rob, I don't think I've asked you yet.

Rob I'd probably be the same. I would probably pay for it just because I think if you're using this kind of app anyways it's because you're data conscious about where it's going. So to sell it on again to another company would just be a bit strange. Well, to give them access to it, rather.